

Certificate Number: 12433-PAE-DE-035410911

Bankruptcy Case Number: 15-15772



12433-PAE-DE-035410911

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 1, 2021, at 12:10 o'clock AM EST, Vincent Hao To completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 1, 2021 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher